IN THE UNITED STATES DISTRICT COURT FOR THE WESTERN DISTRICT OF MICHIGAN

INDIAN HARBOR INSURANCE COMPANY,

Plaintiff/Counterclaim Defendant,

v.

CLIFFORD ZUCKER, in his capacity as Liquidation Trustee for the Liquidation Trust of Capitol Bancorp Ltd. and Financial Commerce Corporation,

Defendant/Counterclaim Plaintiff

and

JOSEPH D. REID, CRISTIN K. REID, and BRIAN K. ENGLISH,

Defendants.

Civil Action No.: 1:14-cv-01017

Hon. Janet T. Neff

DECLARATION OF LESLIE S. AHARI IN SUPPORT OF INDIAN HARBOR INSURANCE COMPANY'S MOTION FOR SUMMARY JUDGMENT ON COUNTS I AND II OF ITS COMPLAINT AND ON THE COUNTERCLAIM FILED BY THE LIQUIDATION TRUSTEE

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I, Leslie S. Ahari, am a partner of Troutman Sanders LLP, counsel to plaintiff and

counterclaim defendant Indian Harbor Insurance Company ("Indian Harbor"). I am over twenty-

one years of age and am fully competent to make this declaration. On personal knowledge and

pursuant to 28 U.S.C. § 1746, I declare as follows:

1. Attached as Exhibit A is a true and correct copy of certain pages of Capitol

Bancorp's Form 10-K for the fiscal year ended December 31, 2009 as published at

http://www.sec.gov/Archives/edgar/data/840264/000084026410000016/form10k.htm.

2. Attached as Exhibit B is a true and correct copy of certain pages of Capitol

Bancorp's Form 10-K for the fiscal year ended December 31, 2012 as published at

http://www.sec.gov/Archives/edgar/data/840264/000084026413000013/form10k.htm.

3. At no time during the period from December 2013 through January 2014 did

Capitol Bancorp inform XL Insurance, Indian Harbor or its counsel of its "extensive

negotiations" with the Creditors' Committee; of the Settlement Agreement entered into between

Capitol Bancorp and the Creditors' Committee on December 31, 2013; of the Amended Plan

filed by Capitol Bancorp on January 27, 2014; or of the entry of the Bankruptcy Court's Order

confirming the Plan on January 29, 2014.

I declare under penalty of perjury that the foregoing is true and correct.

Dated: April 17, 2015

/s/ Leslie S. Ahari

Leslie S. Ahari

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